

## ABSTRACT

A surrogate system for the transparent control of electronic commerce transactions is provided through which an individual without a credit card is enabled to shop at online merchant sites. Upon opening an account within the surrogate system, the account can be funded using numerous fund sources, for example credit cards, checking accounts, money orders, gift certificates, incentive codes, online currency, coupons, and stored value cards. A user with a funded account can shop at numerous merchant web sites through the surrogate system. When merchandise is selected for purchase, a purchase transaction is executed in which a credit card belonging to the surrogate system is temporarily or permanently assigned to the user. The credit card, once loaded with funds from the user's corresponding funded account, is used to complete the purchase transaction. The surrogate system provides controls that include monitoring the data streams and, in response, controlling the information flow between the user and the merchant sites.